

court “shall make a de novo determination of those portions of the report or specified proposed findings or recommendations to which objection is made.” Id. § 636(b)(1)(C); Fed. R. Civ. P. 72(b)(3). However, “when objections to strictly legal issues are raised and no factual issues are challenged, de novo review of the record may be dispensed with.” Orpiano v. Johnson, 687 F.2d 44, 47 (4th Cir. 1982). De novo review is also not required “when a party makes general and conclusory objections that do not direct the court to a specific error in the magistrate’s proposed findings and recommendations.” Id. Similarly, when no objection is filed, “a district court need not conduct a de novo review, but instead must ‘only satisfy itself that there is no clear error on the face of the record in order to accept the recommendation.’” Diamond v. Colonial Life & Acc. Ins. Co., 416 F.3d 310, 315 (4th Cir. 2005) (quoting Fed. R. Civ. P. 72, advisory committee note).

III. DISCUSSION

Under Rule 72(b) of the Federal Rules of Civil Procedure, a district court judge shall make a de novo determination of any portion of an M&R to which specific written objection has been made. A party’s failure to make a timely objection is accepted as an agreement with the conclusions of the Magistrate Judge. See Thomas v. Arn, 474 U.S. 140, 149–50 (1985). No objection to the M&R having been filed, and the time for doing so having passed, the parties have waived their right to de novo review of any issue covered in the M&R. Nevertheless, this Court has conducted a full review of the M&R and other documents of record and, having done so, hereby finds that the recommendation of the Magistrate Judge is, in all respects, in

accordance with the law and should be approved. Accordingly, the Court **ADOPTS** the recommendation of the Magistrate Judge as its own.


IV. CONCLUSION

IT IS, THEREFORE, ORDERED that:

1. The Magistrate Judge's M&R, (Doc. No. 30), is **ADOPTED**;
2. Defendant First Horizon Bank's Motion to Dismiss, (Doc. No. 25), is **GRANTED in part and DENIED in part**:
 - a. The motion is **GRANTED** as to Plaintiff's claims for fraud, conversion and unlawful taking, unfair and deceptive trade practices, and violation of the Real Estate Settlement Procedures Act as to Plaintiff's first qualified written request;
 - b. The motion is **DENIED** as to Plaintiff's claims for breach of contract and violation of the Real Estate Settlement Procedures Act as to Plaintiff's second qualified written request;
3. Defendants First Horizon National Corporation and Mortgage Electronic Registration Systems, Inc. are **DISMISSED** from this action.

SO ORDERED.

Signed: July 29, 2021


Robert J. Conrad, Jr.
United States District Judge

